20050822000430990 1/2 $15.00
Shelby Cnty Judge of Probate,AL
08/22/2005 12:45:57PM FILED/CERT

This instrument was prepared by:
Harold H. Goings
Spain & Gillon, LLC
2117 2nd Avenue North
Birmingham, AL 35203

STATE OF ALABAMA)

SHELBY COUNTY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on to-wit: the 29th day of April, 2004, Susan D. Sayers, a single woman, executed a certain mortgage on the property hereinafter described to Mortgage Electronic Registration Systems, Inc., formerly as nominee for Southeastern Mortgage of Alabama, LLC., and currently as nominee for NetBank (f/k/a RBMG, Inc,), as recorded in Instrument No. 20040506000238190 in the Probate Office of Shelby County, Alabama.

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three consecutive weeks prior to said sale at public outcry for cash to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the mortgagee or any person conducting said sale for the mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefor; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Mortgage Electronic Registration System, Inc., did declare all of the indebtedness secured by said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of July 13, July20 and July 27, 2005; and

WHEREAS, on the 12th day of August, 2005, the day on which the foreclosure was due to be held under the terms of said notice, between legal hours of sale, said foreclosure was duly and properly conducted, and Mortgage Electronic Registration System, Inc., did offer for sale and sell at public outcry in front of the Courthouse at Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Marcus R. Clark was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of **NetBank** in the amount of One Hundred Twenty Six Thousand Seven Hundred Fifty-Two and 11/100 Dollars ($126,752.11), which sum of money Mortgage Electronic Registration Systems, Inc., offered to credit on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc., by and through Marcus R. Clark as Auctioneer conducting said sale and as attorney in fact for Mortgage Electronic Registration Systems, Inc., and the said Marcus R. Clark as Auctioneer conducting said sale, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said **NetBank** the following described property situated in Shelby County, Alabama, to-wit:

Lot 223, according the Survey of Waterford Village - Sector 3, as recorded in Map Book 31, Page 135, in the Probate Office of Shelby County, Alabama.

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TO HAVE AND TO HOLD the above described property to **NetBank** subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., has caused this instrument to be executed by and through Marcus R. Clark as Auctioneer conducting said sale, and as Attorney in Fact, and Marcus R. Clark, as Auctioneer conducting said sale has hereto set his/her hand and seal on this the 12th day of August, 2005.

Marcus R. Clark
as Auctioneer and Attorney in Fact

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public for the State of Alabama, and said County, hereby certify that Marcus R. Clark whose name as Auctioneer and Attorney in Fact for Mortgage Electronic Registration Systems, Inc., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he/she, in his/her capacity as said Auctioneer and Attorney in Fact, with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 12th day of August, 2005.

Notary Public
My Commission Expires:

PENNY FORTENBERRY
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES
OCTOBER 6, 2008

Grantee's Address:
9710 Two Notch Road
Columbia, SC 29223